



pRide



FALL 1998

THE NEWSLETTER BY AND FOR

RHODE ISLAND STATE EMPLOYEES

FALL OPEN ENROLLMENT: October 1-31, 1998 (Effective 1-3-99)

During the entire month of October you can:

1. Change health plans, or add dependents
2. Enroll in **any** benefit plan
3. Disenroll in any benefit plan
4. Waive your health coverage and receive a **BONUS** of \$1,300 in December, 1999
5. Attend a benefit fair at an agency near you (see schedule)

Changes become effective January 3, 1999

Open enrollment applies to the following plans:

- All health plans
- Group Life Plan (Basic and Supplemental)
- Pre Paid Legal Plan
- Short Term Disability Plan*
- Cancer Protection Plan*
- Dependent Day Care*

* The Open Enrollment period is extended until December 18, 1998 for these plans only.

Choices you need to make:

Use this newsletter to review your current benefits and decide if you would like to make a change. If you are satisfied with your current benefit plans, **you do not have to do anything**. These benefits will continue as is. To make **any change**, contact your agency personnel/payroll office for the appropriate forms.

Who is eligible:

You can participate in the benefits described in this newsletter if you are a State of Rhode Island employee regularly scheduled to work at least 20 hours per week. (Temporary, emergency and seasonal employees are not eligible for coverage under these plans). You may cover your spouse and dependent children for medical, dental and vision coverage. For medical, dental and vision care coverage you may choose either:

- Individual coverage for yourself only, or
- Family coverage for yourself and your eligible family members
- Or, if you can certify that you have medical coverage from another source, such as through your spouse's employer, you can waive State medical coverage. In this case, you will be eligible to receive an extra \$1,300 a year in a December 1999 paycheck.

Paying Pre-tax:

If your medical plan choice requires a contribution, your payroll deductions will be paid for by pre tax dollars. You also pay for your life insurance coverage (up to \$50,000), Cancer Protection and Short Term Disability Plan with pre-tax dollars.

Pre-tax means your costs for benefits come out of your pay **before** federal and state income and Social Security taxes are withheld. In other words, you pay less in federal and state income and Social Security taxes. Taxes are payable in the future if you access the Short Term Disability Plan. The other eligible pre-tax benefits are never subject to tax under any circumstances.

When you can make changes:

Make your benefit choices carefully. You won't be able to change them until the next open enrollment period, unless you have a change in family status. Even then, you may only make a change to your coverage that is consistent with your family status change.

BENEFITS FAIR SCHEDULE

Fri., Sept. 25	11 am-4 pm:	Newport, Connell Highway RIPTA Garage
Wed., Sept. 30	9 am-3 pm:	MHRH Arnold Conference Center
Thurs., Oct. 1	8:30 am-11:30 am:	MHRH Arnold Conference Center
Mon., Oct. 5	9 am-3 pm:	DOA Conference Room A/B
Tues., Oct. 6	9 am-3 pm:	DOA Conference Room A
Wed., Oct. 7	8:30 am-3:30 pm:	Zambarano Hospital
Thurs., Oct. 8	9 am-3 pm:	Rhode Island College, Whipple Hall, Room 102

Watch Out! Don't be caught short!

State Controller Laurence Franklin, Jr. has advised that direct deposits of employee payrolls will be delayed on the paydays listed below. Your bank account will be credited with your direct deposit on the **Monday following** these paydays:

Payday

Friday, October 16, 1998
Friday, January 22, 1999

Direct Deposit

Monday, October 19, 1998
Monday, January 25, 1999

Because a legal holiday occurs during payroll processing week, and payrolls are not processed on these holidays, electronic transfers of direct deposit will occur **one business day** later than usual. The above schedule also affects Rhode Island State Employees' Credit Union depositors.



FROM THE GOVERNOR'S OFFICE

Executive Orders

- 98-2.1** 6-10-98 Expansion of Membership to the Economic Policy Council
- 98-3** 3-12-98 Governor's Center on Aging Advisory Council
- 98-4** 4-15-98 State Support for Public Libraries
- 98-5** 5-5-98 Blue Ribbon Commission to Study Adult Literacy
- 98-6** 6-11-98 Commission to Study the Policy and Practices of DCYF re: The Placement of Children in Foster and Adoptive Care.
- 98-7** 7-28-98 Study Group on the Confidentiality of Juvenile Records
- 98-8** 7-28-98 Juvenile Justice Reform Oversight Commission

For more information or copies of Executive Orders, call the **Office of the Executive Counsel, 222-2080, Ext. 258.**

Community Counseling Center Lifewatch EAP

The State of Rhode Island has contracted with the LifeWatch Employee Assistance Program (EAP) to give you a valuable employee benefit. Pressures and challenges at home and at work can result in problems that are difficult to handle without professional assistance. The LifeWatch EAP provides you with confidential counseling and referral services for a wide variety of personal or job related problems. Your household members and dependents are also covered under the program, because any problem they may have will likely affect you too.

The LifeWatch EAP helps employees, dependents, and household members resolve small problems before they become big ones. Counseling and other psychological services are available to treat problems such as:

- Stress
- Personal concerns

- Couple relationship issues
- Legal or financial matters
- Substance abuse
- Parent/child issues

LifeWatch EAP can also help you when dealing with positive events such as getting married, buying a home or receiving a job promotion. Because these events can be stressful, you may want to seek professional help to assist you in sorting out your new responsibilities. In addition to counseling, the LifeWatch EAP provides referrals for children, eldercare, financial and legal services as well as for support groups. LifeWatch EAP is for employees, dependents, and household members.

- The State has already paid for your assessment. If additional treatment is needed, your health care will be accessed once your LifeWatch EAP benefit has been exhausted and you will know up-front what your co-payment, if any, will be.

- The LifeWatch EAP and its provider offices employ master's level, licensed clinicians. Bilingual counseling is available for Spanish and Portuguese-speaking clients; also upon request, reasonable accommodations are available in accordance with the ADA.

- The LifeWatch EAP is **confidential** for employees, dependents, and household members. An individual's right to privacy is protected under law, and no information can be released without that person's written consent.

- The LifeWatch EAP's 24-hour, toll-free crisis line **(1-800-333-6228)** and **TT/TTY (1-800-745-5555)** are available for all State employees, dependents, and household members.

- An informational meeting was held with agency personnel staff last month. Please contact your personnel office if you require additional information.

pRIde, the State employees' newsletter, is published by the Rhode Island Department of Administration, William E. Powers Building, One Capitol Hill, Providence, RI 02908-5860. 222-2200

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Deadline for contributions to the Winter issue is November 10, 1998.

The State of Rhode Island is an equal opportunity employer and reasonable accommodations will be provided. For assistance, call EEO Office at 222-3990. (TDD 222-6144).

OTD Training Courses

October

		Fee
1	Workers' Compensation Law and Practice	\$ 80
5	Supervisory and Management Skills	110
7	Basic Spanish	80
13	Intro to Windows 95	65
14	Accounting & Finance for Non-Financial People	95
15	Effective Writing (includes textbook)	98
19	Legal Issues in Retirement	70
20	Intermediate Windows 95	65
20	Administrative Procedures Act	20
20	Working with Self-Neglecting Elders	60
27	Intro to ACCESS (Version 7)	65
27	Cultivating a Positive Work Environment	90
27	Systematic Problem-Solving	45
28	Intro to Personal Computers	40
29	ACCESS Level II	65
30	POWERPOINT Level II	65

For more information on these and other training courses, call the **Office of Training and Development at 222-2877. For hearing impaired, TDD 222-6144.**

WANTED

Simple, affordable health plan.
Busy state employees
looking for plan that delivers
comprehensive coverage
with low out-of-pocket costs.

Preventive care coverage
and easy provider access
preferred. Flexibility, large
provider network a plus.
Apply to: Rhode Island State
Employees, One Capitol Hill,
Providence RI. No calls,
please.

The Dental Plan

You are covered under the State's Dental Plan without any contribution by you.

Individual Coverage — For yourself only

Family Coverage — For yourself and your eligible dependents, including your spouse and eligible dependent children up to age 19, or up to age 25 for full-time students. All basic care services are covered in full with no annual deductible, and some other services are covered at 50%. All services are covered up to an annual maximum of \$850. Includes a separate \$850 lifetime benefit for orthodontic (children under 18).

Call Blue Cross for additional plan information.

The Vision Plan

You are covered under the State's Vision Plan without any contribution by you.

Individual coverage — For yourself only.

* **Family coverage** — For yourself and your eligible dependents, including your spouse and eligible dependent children up to age 19, or up to age 23 for full time students (age 25 if you are enrolled in an HMO).

Covered Services	When You Receive Care from a Network Provider	When You Receive Care from a Non Network Provider
Eye Exams — 1 per calendar year for each covered person	100%	\$20 maximum benefit
Materials:	You pay \$30 copayment	
— lenses	100%	\$18 maximum benefit
— contact lenses	\$18 maximum benefit	\$18 maximum benefit
— frame	100% up to the State wholesale allowance. If the frame cost exceeds the allowance, you pay the wholesale difference times two.	\$12 maximum benefit

Call Vision Service Plan for more details.

* NOTE: No dependent coverage if enrolled under Blue Cross Classic.

Department of Health Receives Achievement Award

The Department of Health has received the "Achievement" Worksite Health Award, an award program sponsored by the Greater Providence Chamber of Commerce, Blue Cross/Blue Shield of Rhode Island and BlueCHIP, Coordinated Health Partners.

The Department was one of forty-nine companies selected to receive one of the Chamber's awards.

This award was given to the Department for its successful worksite health program, which includes self-improvement programs such as lunchtime bodysculpting exercise classes, violence prevention lecture series, seat belt safety surveys, a monthly newsletter, and activities on Employee Fitness Day. For information on starting a Worksite Health Program at your agency, contact Michelle Santos at 222-3191, Ext. 118.

Helpful Telephone Numbers

Medical Plans

Traditional Plan

Blue Cross Classic Blue

(401) 831-6550
or 1-800-327-6152
(401) 831-2202
www.bcbstri.com

For hearing impaired
*Website

PPOs

Blue Cross State Blue

(401) 831-6550
or 1-800-327-6152
(401) 831-2202

For hearing impaired

Harvard Pilgrim's PPO

For hearing impaired

Website

1-800-742-8326
1-800-745-6575
www.harvardpilgrim.org

United Health Care's Choice Plus

For hearing impaired

Website

1-800-422-1404
1-800-807-1757
www.uhc.com

HMOs

Blue Cross Blue CHiP

(401) 831-6550
or 1-800-327-6152
(401) 831-2202

For hearing impaired

Harvard Pilgrim HMO

For hearing impaired

Website

1-888-333-4742
1-800-745-6575
www.harvardpilgrim.org

Tufts Health Plan POS

For hearing impaired

Website

1-800-843-1008
1-800-868-5850
www.tuftshealthplan.com

United HealthCare Select

For hearing impaired

Website

1-800-422-1404
1-800-807-1757
www.uhc.com

Dental Plan

Blue Cross & Blue Shield

(401) 831-6550
or 1-800-327-6152
(401) 831-2202

For hearing impaired

Vision Plan

Vision Service Plan

For hearing impaired

Website

1-800-877-7195
1-800-428-4833
www.vsp.com

Group Life Insurance

Aetna US Healthcare

1-800-523-5065

Group Legal Plan

Signature Legal Care

For hearing impaired

Website

1-800-848-2012
1-800-952-0450
www.legalcareplan.com

Cancer Expense Protection Plan

Aflac

Website

(401) 333-0083
www.AFLAC.com

Dependent Care Plan

Aflac

Website

(401) 333-0083
www.AFLAC.com

Short-Term Disability Insurance

Aflac

Website

(401) 333-0083
www.AFLAC.com

* Use same website for all Blue Cross plans.

State Office of Employee Benefits (401) 222-3160

NEW MEMBERS WANTED

For innovative health plan. Our system of coordinated care provides comprehensive coverage and promotes members' own good health by emphasizing prevention. We offer: **Simplicity.** Members choose a personal physician who coordinates their care and guides them through the health care system. No claims to file, no calls for preauthorization, no paperwork.

Flexibility. Members are free to seek care out-of-network or without a referral and still get coverage at 80% of our allowance for covered services (after deductible).

Choice. Members have access to more than 1,700 of Rhode Island's top physicians. And since most participate with our other health plans, members enjoy an easy transition into their new plan.

Affordability. Low out-of-pocket costs, and no deductibles or dollar maximums when care is coordinated by personal physician.

Ideal candidates for this position will have a strong desire for quality, easy-to-access care. Many openings available. No experience necessary. To apply, call BlueCHIP at 274-3500 or 1-800-564-0888.

BlueCHIP

 Coordinated Health Partners, Inc.
BLUE CROSS & BLUE SHIELD OF RI

NEW!

The Group Legal Plan

You may choose to enroll in the Group Legal Plan. The premium is \$3.16 for individual coverage and \$4.20 for family coverage per pay period.

What the Group Legal Plan Covers: By seeking legal advice early, you may solve simple problems before they become complicated and costly. If you join the Group Plan, you can get the assistance you need at a price you can afford. Signature Legal Care, formerly Prudential, administers the Group Legal Plan for the State. If you choose to join the plan, you and/or your covered dependents can use each of the services listed here:

Preventative Legal Services: There is no charge to you for preventative legal care services you receive through an independent law firm referred to as the Signature Legal Care Office.

Other Legal Services: These are services other than preventative legal services that you or your covered dependents receive from a lawyer. Services are limited to the amount shown on a schedule and a maximum lawyer benefit of \$17.50 per quarter hour. Not all legal charges are eligible under the plan and some are eligible only to a limited extent. Call Signature for more details about the plan.

Life and Accidental Death and Dismemberment (AD&D) Insurance

Basic Life Insurance

Your basic group life insurance is equal to:

- Your basic annual earnings, rounded to the next higher \$1,000
- Maximum benefit: \$150,000

Supplemental Life Insurance

If you participate in the basic life insurance plans, you may buy supplemental life insurance equal to 1 time your basic annual earnings, rounded to the next higher \$1,000.

- Maximum supplemental life insurance benefit: \$150,000
- Maximum combined basic and supplemental life insurance benefit: \$300,000

Coverage Levels

You may choose basic life and AD&D and supplemental life insurance coverage for **yourself only**.

Life Insurance		Biweekly rate per \$1,000 of coverage	
Coverage			
Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)		\$2.446	
Supplemental Life Insurance			
If you are:	Then your rate is:	If you are:	Then your rate is:
under 30	\$.032	65-69	\$.762
30-34	\$.042	70-74	\$ 1.28
35-39	\$.042	75-79	\$ 2.04
40-44	\$.069	80-84	\$ 2.86
45-49	\$.115	85-89	\$ 4.12
50-54	\$.189	90-94	\$ 5.97
55-59	\$.318	95-100	\$12.18
60-64	\$.494		

If you have any questions about the plans, call Aetna US Healthcare.

From Watch Hill to Woonsocket,

Tufts Health Plan is dedicated to

providing people with a health plan

of the highest quality. We are proud

to offer our Point of Service Plan

to Rhode Island state employees as

of January 1, 1999. Please call

1-800-843-1008 for more information.

DEDICATED TO
HI

TUFTS  Health Plan

No one does more to keep you healthy.

Saving Tax Money —

On dependent day care expenses through the State's new AFLAC FLEX PLAN.

It's your money: Dependent day care for children is expensive, but you may save tax money on this cost by participating in the State's cafeteria plan. This program may help you save taxes by establishing a **flexible spending account (FSA)** for you. Here is how it works: **Without an FSA**, you pay taxes on every dollar you earn — **then** you pay for dependent care. **With an FSA**, you can set aside a portion of each paycheck for dependent day care expenses. This amount is deducted from your paycheck before taxes are calculated, so the taxes you owe should **decrease**. In other words, **you won't pay taxes on the money you spend on qualified dependent care expenses!**

A dependent care flexible spending reimbursement account covers up to **\$5,000 per year** for the cost of day care for • dependent children under age 13 who qualify as tax dependent • anyone claimed as a tax dependent because of physical or mental inability to care for himself/herself.

Call Aflac for more information.

Cancer Expense Protection

Benefits and Features: Aflac's Cancer Expense Protection Plan pays for a multiple of benefits for internal and external cancer situations. Not only will we assist you financially upon diagnosis, we also will pay benefits for hospital confinement, radiation, chemotherapy, surgery, blood and plasma, second surgical opinions, ambulance benefits, transportation benefits, bone marrow transplant benefits of \$10,000, family lodging, extended care benefits, hospice benefits and more.

Some important features: • cash benefits paid directly to you • pays regardless of any other insurance • continues if employment terminates • payroll rates remain the same for your lifetime • guaranteed renewal for life with security of ownership • benefit may be individual or for all family members • premiums qualify to be deducted on a pre-tax basis.

Wellness Benefits: Cancer screening, mammography, and pap smear benefits are preventative benefits. Each year, Aflac will pay each covered person • \$70 per — mammogram • \$50 — pap smear • \$50 for cancer screenings.

Call Aflac for premium rates.

Short-Term Disability Insurance

Consider the possibilities: If a disability temporarily keeps you from earning your full-time income, how would you pay your bills during recovery? Would you have to use some of your savings? Sell some of your assets? Try to borrow money? Aflac's Personal short-term Disability insurance policy (Series A57200) may help you with a source of income if you become disabled due to a sickness or off-the-job injury.

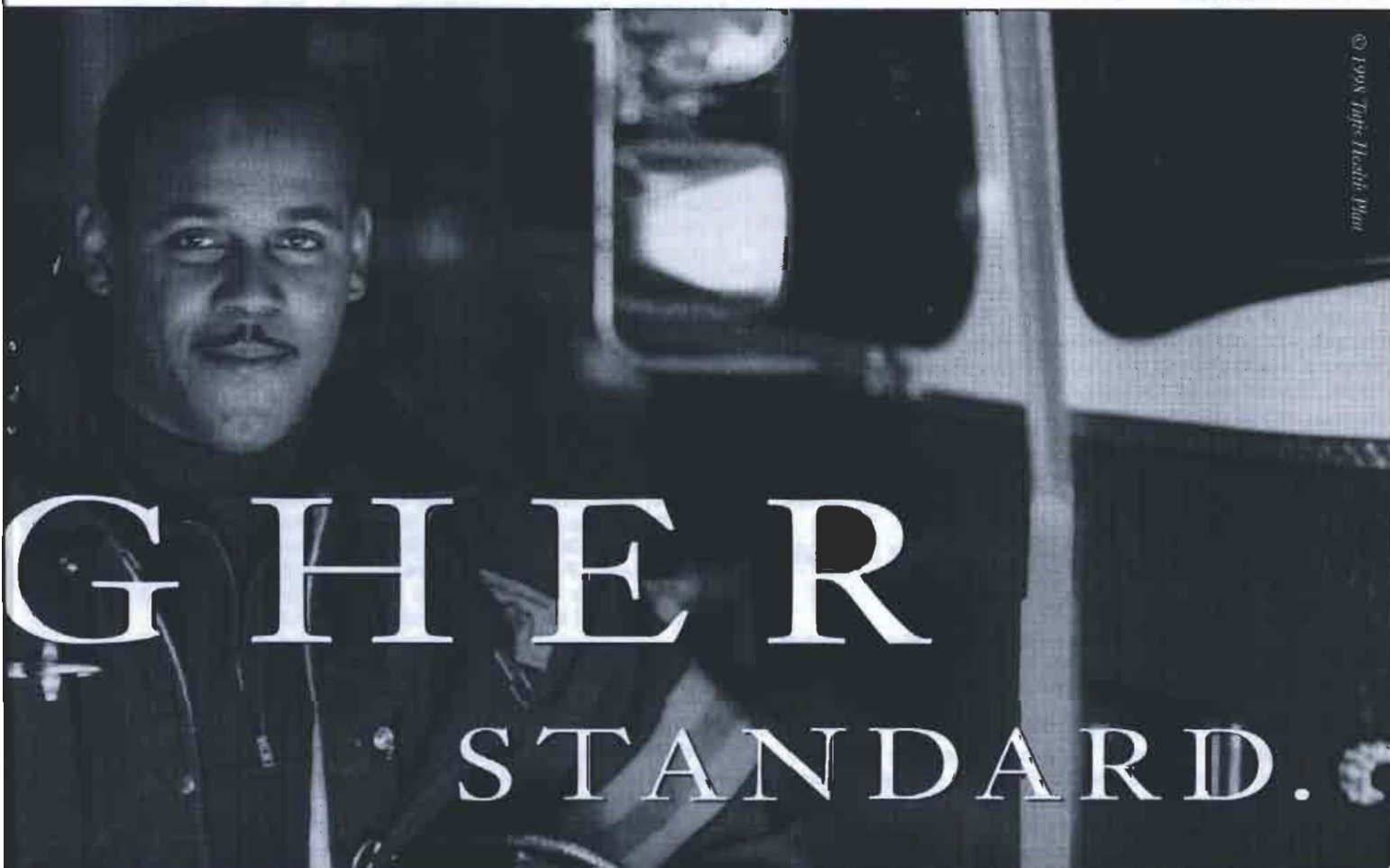
Monthly Benefits: From **\$700 to \$3,000**, subject to income requirements. **Benefit Periods:** 6 months, 12 months, 24 months.

Elimination Periods: Accident or injury/sickness **0/30, 30/30, 90/90** days.

AFLAC's Personal Short Term Disability Insurance is your personal income protection plan; it is designed to help close the financial gap that can be created by your being disabled.

Note: You can choose to have this insurance on a pre-tax or after-tax basis. If you choose to have this coverage on an after-tax basis, the disability benefits you receive at the time you file the claim will be tax-free. If you choose to have this coverage on a pre-tax basis, the premium is tax free and the disability benefits you receive at the time you file a claim are taxable.

Call Aflac for further information.



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GHER
STANDARD.

pRide in performance

Cook's Helper Alice Reeder is "RIC's Mama"

"The kids make me feel good," says Alice Reeder of North Providence, a long-time food service employee at Rhode Island College's Donovan Dining Center.

And she makes them feel good, too.

More specifically, she's been a friend and counselor, mother and big sister to countless RIC students since 1977, giving them encouragement when they would hesitate, advice when they faltered, a soft shoulder to cry on when necessary and just plain love — always love.

She's RIC's Mama, an unofficial but loving designation bestowed upon her by "her kids" years ago and officially noted recently on the campus when graduating seniors dedicated their year-end festivities — called RIC END — to her.



She's worn with pride a baseball cap with the words "RIC's Mama" on it since at least 1996 when the RIC Staff Award was bestowed upon her by the RIC Alumni Association. Add to that this year a T-shirt which says, "Mama said 'There'd be days like this' RIC END '98, April 19-25."

"That's the best. I wouldn't feel so good if I won the lottery," exclaims Reeder.

RIC's Mama Alice Reeder
RIC Photo by Gordon E. Rowley

The state Senate and House of Representatives also took official note in April of Reeder as "RIC's Mama" when they both issued official citations to her offering "sincerest congratulations."

She recalls that years ago one student said she reminded him of his mother "and the name stuck," says Reeder.

"What is it to smile and say 'Hi' (to a student)," asks Reeder, who most always does so with a cheery smile.

She says sometimes the students — many away from home for the first time — get lonely or depressed.

"One kid felt alone and down in the dumps and said he felt like jumping off a bridge," related Reeder. She quickly assessed the situation as only an experienced psychologist/public relations professional would and told the student with a straight face, "Well, come on. I'll push you off the bridge."

Shocked, the student began to laugh and Reeder joined in and the crisis had passed.

Reeder, who came from a family of eight children, says, "We were always taught to love and respect people. And we always pitched in to help one another."

"I don't have much education," says Reeder, "but if I can help one person, I'm happy."

She adds: "I haven't met one bad kid yet."

— submitted by George LaTour

DCYF Supervisor Receives RI NASW Award

Nina Ashworth, a veteran casework supervisor at DCYF was this year's recipient of the RI Chapter of the National Association of Social Workers (NASW) Award in the category of Children and Families. Nina received her award on June 18 at the chapter's annual award ceremony at Roger Williams Park Casino. Nina has been a state worker for twenty years, the last twelve as a supervisor.

The award recognizes an individual who either works in the field of children and family services or has made significant contribution to that field as a volunteer or in some other capacity. This is the second consecutive year that the award has gone to a DCYF employee.

DCYF Social Worker Recognized by Clients for a Job Well Done

A bright note in a business that does not often bring applause or appreciation from clients served: **Michelle Paulette**, a social caseworker at DCYF, transferred earlier this year from one DCYF Region (located in Woonsocket) to another (located in Providence). When she contacted each of her clients to inform them of her move, she received a pleasant surprise. The biological and foster families involved in a particular case for which she had the responsibility got together and sent her a beautiful "dish garden" with a card that read, "A light during the time we felt was hopeless."

Narragansett Bay Commission Employees Recognized for Professional Excellence

NBC employees were praised for their commitment to environmental protection and professional excellence by Lieutenant Governor Bernard A. Jackvony, Providence Mayor Vincent A. Cianci, Cumberland Mayor Francis A. Gaschen, and Pawtucket mayoral representative Jack Carney, at the twelfth annual employee awards ceremony in June.

This event is an opportunity for the NBC to recognize the dedication of its employees and spotlight those who have demonstrated superlative work performance. The Chairman's Award, the highest honor bestowed by the NBC, was presented to two individuals — **Executive Director Paul Pinault, P.E.**, and **Assistant Director for Administration and Finance Karen Glebink** for their professional and leadership qualities that have contributed greatly to the NBC's environmental and fiscal integrity and success. The Employees of the Year Award is a singular honor presented to an individual who has set high standards in their job performance and serve as a role model for all to follow. **Arthur T. Sheridan, Jr., Control Systems Manager**, was named Employee of the Year for developing and implementing wastewater flow control strategies to improve the operation and reliability of the Field's Point Facility.

The Excellence Award is presented to individuals whose demonstrated excellence make them stand out among their division colleagues. This year's Excellence Awards recipients are: **Holly Jalongo, Esq., Assistant Legal Counsel; Joseph C. DiPietro, WWCS Mason; Ansumana Z. Sirleaf, Operator I; Francis R. Underwood, Chemist; Joyce M. Bert, Fiscal Clerk; Howard V. Hadfield, Pollution Prevention Technical Assistant.** Employees were also recognized for their years of service to the commission and for perfect attendance and punctuality.

Also, the following individuals retired during the past year and were recognized for their many years of dedicated service to the NBC and in the protection of public health and the environment:

John Barlow, WWCS Operator III; Gloria Coelho, Fiscal Clerk; Anthony Costantino, Asst. Director for Administration and Finance; Raymond Joubert, Manager of Treatment at Bucklin Point; Robert Hickey, WWTF Storekeeper; Peter Petteruti, Diesel Truck & Heavy Equipment Mechanic; and Joseph Souza, WWTF Operator I

Congratulations to this year's winners and to all employees' whose efforts reflect a good image on the NBC.



**LEAD POISONING CAN WREAK HAVOC ON A CHILD'S NERVOUS SYSTEM.
NOT TO MENTION A PARENT'S.**

Jennifer O'Connell was in a panic. She had just learned her infant daughter Beth's lead levels were elevated. A flood of questions ran through her mind: Will my baby have nervous system damage? Is my baby daughter going to be okay?

And then the phone rang. It was her daughter's physician, Dr. Pleasants. Questions, emotions spilled out of Jennifer. Dr. Pleasants listened and answered each question. He went over every detail of Beth's case. He even gave her phone numbers to call to learn more about preventing lead contamination.

And then Dr. Pleasants provided Jennifer O'Connell with the most vital piece of information of all, that her baby girl was going to be okay.

Dr. Pleasants is just one of the many devoted doctors who practice in our health centers. Is your doctor one of them?

..... *The HEALTH CENTERS of*



Lincoln Health Center
1 Commerce Street, Lincoln, RI
(401) 334-3800



Swansea Health Center
440 Swansea Mall Dr., Swansea, MA
(508) 677-3100



Plainville Health Center
60 Messenger Street, Plainville, MA
(508) 643-1600



Providence Health Center
1 Hoppin Street, Providence, RI
(401) 331-3000



Warwick Health Center
400 Bald Hill Road, Warwick, RI
(401) 732-0300



Harvard Pilgrim
HealthCare of New England

From Watch Hill to Woonsocket, Tufts Health Plan is dedicated to providing people with a health plan of the highest quality. We are proud to offer our Point of Service Plan to Rhode Island state employees as of January 1, 1999. Please call 1-800-843-1008 for more information.

TUFTS  **Health Plan**
No one does more to keep you healthy.



DEDICATED TO A

HIGHER

STANDARD.



"Despite the pained look, I love this. For some reason, my 16 year old will run with me at the crack of dawn. No one to see as I guess. It's our common ground, an idea I picked up from Dr. Green at my last check-up. Who knew my health plan was going to help me through adolescence?"

We fit into everyone's life a little differently. Because we're a lot more than we used to be. 2,500 doctors more in the Rhode Island/southeastern Massachusetts area alone. Making us one of the largest health care networks around. In fact, your doctor is probably in our network already. Find out today. Ask for us at work or call 1-800-848-HEALTH.



Harvard Pilgrim
Health Care of New England

Making life better is our life's work.

Office of Library and Information Services

INFORMATION AND RESEARCH SERVICES FOR STATE GOVERNMENT



SEARCHING FOR ANSWERS

Finding information for the benefit of state government

The State Government Information Service

provides assistance to State Executive Branch agency staff who need job-related information. Experienced information specialists are available to help locate information and provide resources on a wide variety of subjects that are of concern to state government.

Services Provided



- Research assistance
- Article searches
- Internet searches
- Reference referrals
- Interlibrary loan of books and documents
- E-mail and document delivery



Information Resources

- Databases
 - DIALOG
 - Rhode Island Casebase
 - FirstSearch
- Internet
 - Federal, State, and local World Wide Web sites
 - Electronic card catalogs of public and university libraries
 - Guides to legal and government web sites
- Reference Collection
 - Federal and state documents
 - Census information
 - Federal Register (most current 6 mos.)

Office of Library and Information Services

Hours: 8:30 a.m. - 4:00 p.m.
Monday - Friday

Information Specialists

Chaichin Chen, 222-5815

Pat Chorney, 222-5781

Frank Iacono, 222-5816

Beth Perry, Director, 222-5775

OLIS Library - 222-5768

Please call for a personal orientation to services and resources in your subject area

Contact us for help!

For information and assistance, contact the State Government Information Service at:

Office of Library and Information Services

One Capitol Hill

Providence, Rhode Island 02908

Phone: (401) 222-5768

Fax: (401) 222-4195

E-Mail: govinfo@lori.state.ri.us

Website: <http://lori.state.ri.us/irssg>

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Administration

STATE EMPLOYEE BENEFITS

One Capitol Hill

Providence, R.I. 02908-5864

Bulk Rate
U.S. Postage
PAID

Providence, RI 02908
Permit No. 1286

Active Employees Medical Plan Comparison Chart

Take a look at the benefits each plan offers and your share of the costs under each type of plan. *This chart summarizes the benefits and services that are generally available under the plans listed.*

These notes detail special provisions that apply to each plan. If you have questions about specific care, call the plan for more information about what is and isn't covered.

BLUE CROSS' CLASSIC BLUE, STATE BLUE PPO and BLUE CHIP HMO

- State Blue: the annual out-of-network, out-of-pocket maximum applies to inpatient services only.
- You must notify your Blue Chip primary care physician within 48 hours of receiving emergency care.
- Prescription drugs are covered at any pharmacy for a 34-day supply of non-maintenance drugs, or the greater of 100 units or a 34-day supply of maintenance drugs. Under Classic Blue, injectable drugs other than insulin are covered at 80% after you pay your deductible.
- State Blue pays 80% for out-of-network care after you pay a \$10 copayment for the following office visits: routine care; non-routine specialists; and chiropractor services.
- State Blue pays 80% for out-of-network outpatient substance abuse care up to the limits shown, after you get prior certification and pay the \$15/individual session and \$10/group session.
- State Blue covers organ transplants in- and out-of-network at 100%.
- State Blue: you pay \$10 per visit for chiropractic care. The plan pays 80% after that.
- Blue Chip covers inpatient mental health up to 45 days/calendar year or up to 90 days/calendar year for certain illnesses.
- Blue CHIP: \$250/member, \$500/family annual deductible. \$3000/member, \$6000/combined family per calendar year out-of-pocket maximum applied to either inpatient or outpatient services from network providers without a referral or self referral to non-network providers (includes annual deductible).
- Blue CHIP: Members may seek care without a referral or visit non-network providers and still receive coverage for 80% of the usual and customary charges after deductible is met. There is a 20% copay after the annual deductible is met for non referrals for hospitalization, inpatient medical care and services, diagnostic X-rays and lab tests, non-routine or specialist office visits, routine care, maternity, ambulance, outpatient surgery, and chiropractic treatment.
- Air ambulance is not covered under any of the plans.

HARVARD PILGRIM'S PPO and HARVARD PILGRIM'S HMO

General Provisions

Coverage

Annual Deductible

Individual/Family

Annual out-of-pocket maximum

Certification prior to hospitalization (or surgery)

Primary care physician

Dependent children covered

Covered Services

Hospitalization

Inpatient medical care and services

Diagnostic X-rays and lab tests

Non-routine or specialist office visit

Emergency room care

(Covered at 100% immediately after the onset of a life-threatening emergency)

Routine Care (including physicals, Pap smears and mammograms)
Maternity Prenatal care and delivery
Organ transplants (based on specified covered procedures and services)
Ambulance

Outpatient surgery

Chiropractic treatment

Inpatient mental health

Outpatient mental health

Inpatient substance abuse

Detoxification

Outpatient substance abuse

Prescription drugs (at affiliated pharmacies)

Skilled nursing facilities (instead of hospitalization)

Durable medical equipment

(rental or purchase of medically-necessary equipment and supplies)
Wellness and education programs

- Harvard Pilgrim's PPO: the annual out-of-network, out-of-pocket maximum applies to all out-of-network services you receive — inpatient and outpatient.
- You must notify your Harvard Pilgrim's HMO primary care physician within 48 hours of receiving emergency care.
- Both plans cover a 30-day supply of prescription drugs.
- With the PPO, when you buy your prescription drugs out-of-network, you pay \$5 per generic and \$12 per brand-name prescription.
- The HMO caps your annual out-of-pocket expenses at \$2,000/individual and \$4,000/family.
- If you do not get the PPO's prior approval for out-of-network organ transplants, you pay the first \$500 of charges before the plan covers 80% of its reasonable and customary charges.
- The PPO: for in-network outpatient surgery, the plan pays 100% for care you receive in a hospital day care unit; and the plan pays 100% after you pay \$10 for care you receive in a doctor's office.
- The HMO and PPO cover ambulance service at 100% in-network.
- The PPO covers out-of-network inpatient mental health, inpatient detoxification and inpatient rehabilitation at 80% of its reasonable and customary charges, but you pay the first \$500 of charges if the plan doesn't authorize your care in advance.
- The PPO out-of-network outpatient mental health is covered at 80% of the plan's reasonable and customary charges.

UNITED HEALTHCARE'S CHOICE PLUS PPO and SELECT HMO

- The PPO annual out-of-network, out-of-pocket maximum applies to all out-of-network services you receive — inpatient and outpatient.
- You must notify your HMO primary care physician within 72 hours of receiving emergency care.
- United HealthCare covers a 31-day supply for prescription drugs.
- You must get certification from the PPO before you receive in-network outpatient mental health care.
- Organ transplants covered in-network at 100% of eligible expenses. Prior Plan approval required.
- Optum Nurseline 24 included.

TUFT'S HEALTH PLAN POINT OF SERVICES (POS)

- Prescription drugs are covered at any pharmacy for 30-day supplies (90-day maintenance supplies available).
- Tuft's HMO does not offer a 24-hour nurse hotline.
- You must notify your Tuft's primary care physician within 48 hours of receiving emergency care.
- Outpatient mental health or substance abuse care: you pay \$15 for an individual, \$10 per family, up to 30 visits per calendar year.
- You need prior approval for organ transplants.
- Ambulance service is covered at 100% when authorized.
- You need a referral before you receive mental health or substance abuse services.

Next Step:

Find out which plan your doctor belongs to.

Traditional Plan

Choose this type of plan and you pay:

BLUE CROSS' CLASSIC BLUE

Individual \$10/biweekly paycheck
Family \$20/biweekly paycheck

The plan covers its reasonable and customary charges for medically necessary care you receive from nearly all licensed health care providers.

Applies to: specialist office visits; physical therapy and various other therapies; durable medical equipment; ambulance services; and injectable drugs other than insulin.

\$100 per person/\$300 maximum per family.

None

Not required

Not required

To age 19 (end of calendar year)

The plan pays 100%; up to 365 days in semiprivate room

The plan pays 100%

The plan pays 100%

The plan pays 80% after you pay the deductible

Preferred Provider Organization (PPO)

Choose this type of plan and you pay:

BLUE CROSS' STATE BLUE, UNITED HEALTH CARE'S CHOICE PLUS

Individual
Family

HARVARD PILGRIM'S PPO Individual \$14.35/biweekly pa
Family \$40.17/biweekly pa

In-Network

You choose to receive care from a broad network of hospitals, primary care physicians and specialists. The plan pays 100% of its reasonable and customary charges for all care you receive from network providers, subject to your copayment, where applicable.

None

None

Network providers get certification for you.

Not required

To age 19; up to age 23 for full-time students (end of calendar year)

The plan pays 100%; unlimited days in semiprivate room

The plan pays 100%

The plan pays 100%

You pay \$10/visit

Out-of-Network

You may receive care from just any provider who does not belong to your plan's network. The plan generally pays 80% of its reasonable and customary charges to the annual out-of-pocket maximum. The plan pays 100% of its reasonable and customary charges after that.

None

\$3,000 per person
\$9,000 maximum per family

You must get pre-certification for all inpatient care and surgical services.

Not required

To age 19; up to age 23 for full-time students (end of calendar year)

The plan pays 80% to out-of-pocket maximum; 100% thereafter; unlimited days in semiprivate room

The plan pays 80% to out-of-pocket maximum; 100% thereafter

The plan pays 80% to out-of-pocket maximum; 100% thereafter

The plan pays 80% to out-of-pocket maximum; 100% thereafter

In-Network

Out-of-Network

Call your own doctor plus any other doctors you and your family use to ask if they belong to the plan you're thinking of joining.

2 *Call the plan* doctors belong.

you're thinking of joining

his chart is only a summary of the covered benefits and services available under the plans listed. For details, limitations and exclusions, you can certify that you are covered under another medical plan and you waive all medical coverage, you receive an add

Service	24-hour nurse hotline and prenatal programs at no cost to you; other wellness programs available	24-hour nurse hotline and prenatal programs at no cost to you; other programs at no cost to you; other wellness programs available
Not available		

The plan pays 80% after you pay your deductible	The plan pays 80%	The plan pays 80% to out-of-pocket maximum; 100% thereafter
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The plan pays 100%	The plan pays 100%	The plan pays 80% to out-of-pocket maximum; 100% thereafter
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You pay \$2/generic drug	You pay \$5/brand-name drug
You pay \$2/generic drug	You pay \$5/brand-name drug

and \$10/group session; and \$10/individual session; and \$10/group session. You must get prior certification.

Up to 30 hours/covered person and up to 20 hours/
family per calendar year. You pay \$15/individual session
up to 20 hours/family per calendar
The plan pays 80% for up to 30 hours/
covered person and up to 20 hours/

calendar year; 90-day lifetime limit	calendar year; 90-day lifetime limit; 50% up to the same limits with no prior certification
lifetime limit	lifetime limit

certification

admissions/calendar year or 21 days, whichever comes first

year.

The plan pays 50% after you pay your deductible; subject You pay \$15/individual or \$10/group The plan pays 50%

care in advance
the plan pays 50% up to the same limits
if the plan doesn't authorize your care

calendar year (up to 90 days/ calendar year for certain illnesses), provided the

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The plan pays 80% (for rehabilitative care only) after you pay your deductible; lab tests and X-rays covered in full calendar year; up to 12 visits/ calendar year; lab tests and X-rays covered in full calendar year; up to 12 visits/ calendar year. The plan pays 80% up to 12 visits/ calendar year.

The plan pays 100%	The plan pays 100%	The plan pays 80% to out-of-pocket maximum; 100% thereafter
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The plan pays 80% after you pay your deductible	The plan pays 80%	The plan pays 80% to out-of-pocket maximum; 100% thereafter
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Plan	Plan pays 100%	Plan pays 80%
Plan A		
Plan B		
Plan C		
Plan D		
Plan E		
Plan F		
Plan G		
Plan H		
Plan I		
Plan J		
Plan K		
Plan L		
Plan M		
Plan N		
Plan O		
Plan P		
Plan Q		
Plan R		
Plan S		
Plan T		
Plan U		
Plan V		
Plan W		
Plan X		
Plan Y		
Plan Z		

The plan pays 100%

The plan pays 100%

The plan pays 80%

You pay \$10/visit

The plan pays 80% to out-of-pocket maximum, 100% thereafter

Health Maintenance Organization (HMO)

Choose this type of plan and you receive:

BLUE CROSS' CHIP FLEX, HARVARD PILGRIM'S HMO, UNITED HEALTH CARE'S SELECT and TUFTS' HEALTH PLAN POINT OF SERVICE (POS):

Individual: \$ 6/biweekly paycheck

Family: \$15/biweekly paycheck

In-Network

You must receive all your care from your HMO's broad network of hospitals, primary care physicians and specialists. **You must choose a primary care physician for yourself and for each covered family member.** Your primary care physician must coordinate all your care with specialists and other providers.

In most cases, you need a referral from your primary care physician before you can visit a specialist or be hospitalized. You don't need a referral for: routine ob/gyn care; maternity care; or chiropractic care.

Out-of-Network (Blue Cross Flex)

Care is provided by the health provider of your choice.

Out-of-Network (Tufts' POS)

Care is provided by the health provider of your choice.

None

\$250/individual, \$500/family per calendar year

\$250/individual, \$500/family per calendar year

None

\$3,000/member (\$6,000/combined family) per calendar year, applied to either inpatient or outpatient services from network providers with a referral, or self referral to non-network providers. Includes deductible.

\$3,000/individual, \$6,000/family, including deductible, per calendar year.

Your primary care physician arranges certification for you.

Required

Required

Required

Members may seek care without a referral or visit non-network providers and still receive coverage for 80% of the usual and customary charges after deductible is met.

Not required

To age 19; up to age 25 for full-time students (end of calendar year).

To age 19; up to age 25 for full-time students (end of calendar year).

To age 19; up to age 25 for full-time students (end of calendar year).

In-Network

Out-of-Network (Blue Cross Flex)

Out-of-Network (Tufts' POS)

The plan pays 100%; unlimited days in semiprivate room

Non-referral — 20% co-pay after annual deductible

Covered at 80%, after deductible

The plan pays 100%

Non-referral — 20% co-pay after annual deductible

Covered at 80%, after deductible

The plan pays 100%

Non-referral — 20% co-pay after annual deductible

Covered at 80%, after deductible

You pay \$10/visit

Non-referral — 20% co-pay after annual deductible

Covered at 80%, after deductible

You pay \$25/visit (waived if you are admitted)
You must notify your primary care physician as soon as possible after your treatment

You pay \$25/visit (waived if you are admitted)

Covered at 80%, after deductible

You pay \$10/visit	Non-referral — 20% co-pay after annual deductible	Covered at 80%, after deductible
You pay \$10 for the first visit; the plan pays 100% thereafter (Tuft's HMO: you pay \$10 for each visit)	Non-referral — 20% co-pay after annual deductible	Covered at 80%, after deductible
The plan pays 100%	Covered in-network only	Covered in-network only
The plan pays 80% of its reasonable and customary charges	Non-referral — 20% co-pay after annual deductible	Covered at 80%, after deductible
The plan pays 100%	Non-referral — 20% co-pay after annual deductible	Covered at 80%, after deductible
You pay \$10/visit; up to 12 visits/calendar year; lab tests and X-rays covered in full	Covered in-network only	Covered in-network only
The plan pays 100% up to 45 days/calendar year, provided the plan authorizes your care in advance (up to 90 days/calendar year for certain illnesses).	Covered in-network only	Covered in-network only
You pay \$15/individual or \$10/group session; up to 30 visits per calendar year.	Covered in-network only	Covered in-network only
The plan pays 100% for 3 admissions/calendar year or 21 days, whichever comes first	Covered in-network only	Covered in-network only
The plan pays 100% for 30 days/calendar year; 90-day lifetime limit	Covered in-network only	Covered in-network only
Up to 30 hours/covered person and up to 20 hours/family per calendar year. You pay \$15/individual session and \$10/group session. Your primary care physician must arrange your care.	Covered in-network only	Covered in-network only
You pay \$2/generic drug You pay \$5/brand name drug	You pay \$2/generic drug You pay \$5/brand-name drug	You pay \$2/generic drug You pay \$5/brand name drug
The plan pays 100%	Covered in-network only	Covered in-network only
The plan pays 80% of its reasonable and customary charges	80%	Covered at 80% up to \$3,500/year
24-hour nurse hotline and prenatal programs at no cost to you; other wellness programs available. Note: Not available with Tufts' Health Plan.	Same as in-network	Covered in-network only

clusions, see the plan's specific benefit descriptions.

Additional \$1,300 in your paycheck each year.

ing. Ask the plan if your **3 Ask the plan** you're thinking of joining to send you a provider directory. You'll be able to check which doctors belong and also which hospitals and other providers and facilities are covered.